

# myFCCefunds Debit Mastercard Fee Schedule

Service	Fee	Why is a fee assessed for this service?	How to avoid this fee
<b>Stop Payment</b>	\$24.00	The stop payment of a check or electronic transaction has been requested by a customer.	Always be sure you have sufficient funds in your account to cover outstanding checks or electronic transfers.
<b>Return Deposit Item</b>	\$7.00	A deposit was made into the OneAccount that does not clear the other bank. For example, someone writes you a check that bounces because they do not have sufficient funds in their account.	Do your best to confirm that someone who writes you a check has sufficient funds in their account. When adding money to your OneAccount, make sure that your other bank account contains enough funds to complete the transfer successfully.
<b>Official Check</b>	\$8.00	As per your request, Higher One has issued an official check.	Official checks are only required for very specific instances such as closing costs for a home purchase. These are not checks you will be required to use on a regular basis.
<b>Multiple Copies of Checks, Deposits and Archived Statements</b>	First copy no additional fee. \$5.00 per additional item.	Sometimes, to reconcile records or figure out what you paid to whom, you may want more information than is offered on a statement. In this case, you can order check, deposit or archived documents for free. However, there is a fee for more than one copy of this document.	Do your best to only request a single copy of these documents and be sure to make use of the online services. Consider printing your account statements periodically so that you have easy access to this information should you require it.
<b>Outgoing Wire Transfer</b>	Domestic: \$25.00; International: \$50.00	As per your request, Higher One has debited funds from your OneAccount via wire transfer for delivery to another bank account. Wire transfers are designed to be the fastest way to move money, however they do come at a price.	Higher One offers less costly alternatives for transferring funds. Always explore these options prior to requesting a wire transfer and paying the fee.
<b>Merchant PIN-Based Transaction</b>	\$0.50 per transaction	At checkout you selected "debit" and entered your Personal Identification Number (PIN), or a merchant processed your transaction as a PIN-less debit transaction even if you did not explicitly provide your PIN.	<b>Over half of OneAccount holders never receive more than one PIN fee...they are easy to avoid! Instead of entering your Personal Identification Number (PIN) at checkout, choose "credit" and sign the receipt to avoid the PIN fee.</b>
<b>Non-Higher One ATM Transactions</b> (Includes all withdrawals, inquiries, and declines)	\$2.50	A non-Higher One ATM has been used.	<b>"Swipe and Sign" for all your purchases instead of visiting the ATM. However, if you must use an ATM, do so at the FREE Higher One ATM in the Classroom/Student Center lobby.</b>
<b>Insufficient or Uncollected Funds - Returned Item or Paid Item</b>	First item: \$29.00; Second or more within 12 months: \$38.00	You have spent more money than you have available in your OneAccount by making recurring debit card payments, a purchase made with an e-check or paper check, or via ACH.	The majority of account holders never pay an insufficient funds fee. To ensure you're among them, sign up for our Mobile Alerts, track your purchases and pay special attention to recurring debit card purchases, purchases made with an e-check or a paper check, and via ACH.
<b>Card Replacement</b>	Non-Prox: \$20.00; Prox: \$20.00	A replacement card was ordered for you.	Be sure to keep your card in a safe place to protect against loss or theft.
<b>Abandoned Account Fee</b> (Charged after 9 months with no transactions) Note: There is no fee on accounts with a \$0 balance	Up to \$19.00 per month	You have not used your OneAccount in 9 consecutive months. Higher One proactively sends you an email notification so that you can avoid this fee.	Use your account regularly. Or, if you do not plan to continue using your account, take the steps to close it. The vast majority of account holders have never incurred the \$19.00 abandoned account fee.
<b>Cash Advances</b>	3.5% (\$5.00 minimum)	You took a withdrawal of cash from your OneAccount.	"Swipe and Sign" for all your purchases, or withdraw cash for free at a Higher One ATM instead of taking a cash advance. Only 1% of account holders are ever charged a cash advance fee.
<b>International Transactions</b>	2%	Your card was used at a merchant location that is identified as being outside of the United States.	This fee is applied for being able to use your card in this manner.
<b>Delinquent Account Fee</b>	\$50.00	Your account has been overdrawn for 45 consecutive days and for \$5 or more.	Pay off the balance if you overdraw your account. Or, if you do not plan to continue using your account, take the steps to close it.
<b>Lack of Documentation Fee</b>	\$50.00	You did not provide documentation required to verify your identity within the allotted timeframe.	Provide identification information promptly if asked to do so

For more information, go to [myfccefunds.com](http://myfccefunds.com) and click on Fee Schedules at the bottom of the page.